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**DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING
AN APPLICATION DATA SHEET (37 CFR 1.76)**

As the below named inventor(s), I/we declare that:

This declaration is directed to:

- ☐ The attached application, entitled APPARATUS, METHODS AND ARTICLES
OF MANUFACTURE FOR COMPUTERIZED TRANSACTION EXECUTION AND
PROCESSING, or
- ☒ Application No. 09/824,305, filed on April 2, 2001,
☐ as amended on _____ if applicable.

I/we believe that I/we am/are the original and first inventor(s) of the subject matter which is claimed
and for which a patent is sought;I/we have reviewed and understand the contents of the above-identified application, including the
claims, as amended by any amendment specifically referred to above;I/we acknowledge the duty to disclose to the United States Patent and Trademark Office all
information known to me/us to be material to patentability as defined in 37 CFR 1.56, including
material information which became available between the filing date of the prior application and the
National or PCT International filing date of the continuation-in-part application, if applicable; andAll statements made herein of my/our knowledge are true, all statements made herein on
information and belief are believed to be true, and further that these statements were made with the
knowledge that willful false statements and the like are punishable by fine or imprisonment, or both,
under 18 USC 1001, and may jeopardize the validity of the application or any patent issuing thereon.**FULL NAME OF INVENTOR(S)**Inventor one: **Umesh Mahajan**Citizenship: **India**Signature Umahajan

Date

06/14/01Inventor two: **Engin Tekkoc**Citizenship: **US**

Signature _____

Date _____

Inventor three: _____

Citizenship _____

Signature _____

Date _____

☐ Additional inventors are being named on _____ additional form(s) attached hereto.This collection of information is required by 35 USC 115 and 37 CFR 1.63. The information is used by the public to file (and the PTO to process) an application.
Confidentiality is governed by 35 USC 122 and 37 CFR 1.14.. SEND FEES AND COMPLETED FORMS TO: Assistant Commissioner for Patents, Washington, DC 20231.

PTO/SB/01A (10-00)

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Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.**DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING
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under 18 USC 1001, and may jeopardize the validity of the application or any patent issuing thereon.**FULL NAME OF INVENTOR(S)**Inventor one: **Umesh Mahajan**Citizenship: **India**

Signature _____

Date _____

Inventor two: **Engin Tekkoç**Citizenship: **US**Signature Engin TekkoçDate 6/5/01

Inventor three: _____

Citizenship _____

Signature _____

Date _____

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